

United States Bankruptcy Court Page 1 of 41

Northern District of Illinois
Eastern Division

VOLUNTARY PETITION

Name of Debtor - (If individual, enter Last, First, Middle): Sturm, Jeff				Name of Joint Debtor (Spouse) (Last, First, Middle): Sturm, Lisa																									
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None																									
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4967				Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4978																									
Street Address of Debtor (No. & Street, City, and State): 615 Oriole Dr. Streamwood, IL				Street Address of Joint Debtor (No. & Street, City, and State): 615 Oriole Dr. Streamwood, IL																									
County of Residence or of the Principal Place of Business: Cook				County of Residence or of the Principal Place of Business: Cook																									
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):																									
Location of Principal Assets of Business Debtor: (if different from address listed above)				Attorney for Debtor: Charles N. Therman, Esq. 6273152 The Law Office of Charles N. Therman, Ltd. Executive Towers 5901 N. Cicero Ave., Suite 600 Tel: (773) 545-8849 Chicago, IL 60646 Fax: (773) 545-6337																									
Type of Debtor (Form of Organization) (Check one box)		Nature of Business (Check all applicable boxes)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)																									
<input checked="" type="checkbox"/> Individual (includes joint debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity: _____		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)		<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input checked="" type="checkbox"/> Chapter 13																									
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full filing fee attached <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B		Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business under 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.																									
Statistical/Administrative Information (Estimates only)																													
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Number of Creditors</th> <th>1-49</th> <th>50-99</th> <th>100-199</th> <th>200-999</th> <th>1,000-5,000</th> <th>5,001-10,000</th> <th>10,001-25,000</th> <th>25,001-50,000</th> <th>50,001-100,000</th> <th>Over 100,000</th> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								Estimated Number of Creditors	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Number of Creditors	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000																			
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																			
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Assets</th> <th>\$0 to \$50,000</th> <th>\$50,001 to \$100,000</th> <th>\$100,001 to \$500,000</th> <th>\$500,001 to \$1 million</th> <th>\$1,000,001 to \$10 million</th> <th>\$10,000,001 to \$50 million</th> <th>\$50,000,001 to \$100 million</th> <th>More than \$100 million</th> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million																					
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																					
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Debts</th> <th>\$0 to \$50,000</th> <th>\$50,001 to \$100,000</th> <th>\$100,001 to \$500,000</th> <th>\$500,001 to \$1 million</th> <th>\$1,000,001 to \$10 million</th> <th>\$10,000,001 to \$50 million</th> <th>\$50,000,001 to \$100 million</th> <th>More than \$100 million</th> </tr> <tr> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million																					
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																					

THIS SPACE FOR COURT USE ONLY

Voluntary Petition

(This page must be completed and filed in every case).

Name of Debtor(s):

Jeff Sturm and Lisa Sturm

Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheets)

Location

Where Filed:

None

Case Number

Date Filed

Pending Bankruptcy Case Filed By Any Spouse, Partner Or Affiliate Of This Debtor (If more than one, attach additional sheet)

Name of Debtor

None

Case Number

Date Filed

District

Relationship

Judge

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition
Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)
I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

☒ /s/Charles N. Therman, Esq.

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made part of this petition.

☒ No
Certification Concerning Debt Counseling by Individual/Joint Debtor(s)
☒ I/we have received approved budget and credit counseling during the 180-day period preceeding the filing of this petition.

☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)
Information Regarding the Debtor (Check the Applicable Boxes)**Venue (Check any applicable box)**
☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.
Statement by a Debtor Who Resides as a Tenant of a Residential Property*Check all applicable boxes*
☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of this petition.

Voluntary Petition

(This page must be completed and filed in every case).

Name of Debtor(s):

Jeff Sturm and Lisa Sturm

SIGNATURES**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

(If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 and 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/Jeff Sturm

Signature of Debtor

X /s/Lisa Sturm

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 17, 2006

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.

☐ Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney

X /s/Charles N. Therman, Esq.

Signature of Attorney for Debtor(s)

Charles N. Therman, Esq. 6273152

Printed Name of Attorney for Debtor(s)

The Law Office of Charles N. Therman, Ltd.

Firm Name

Executive Towers

5901 N. Cicero Ave., Suite 600

Chicago, IL 60646

Address

(773) 545-8849

(773) 545-6337

Telephone Number

Fax Number

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer) (Required by 11 U.S.C. § 110)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

United States Bankruptcy Court
Northern District of Illinois
Eastern Division

In re: Jeff Sturm and Lisa Sturm

Case No. _____
 (If Known)

Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts of all claims from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$280,000.00		
B - Personal Property	Yes	4	\$32,558.36		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$191,443.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$21,422.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	3		\$129,135.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$10,104.17
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$9,439.25
Total Number of Sheets in All Schedules ⇒		18			
Total Assets ⇒			\$312,558.36		
Total Liabilities ⇒				\$342,000.08	

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
4978

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Home residence 615 Oriole Dr. Streamwood, IL 60107	fee simple	J	\$235,000.00	\$149,953.00 Mortgage
Two unit rental building 913 11th street Rockford, IL	fee simple		\$45,000.00	\$41,490.00 Mortgage
Total:			\$280,000.00	

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967

Debtors

4978

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand	J	\$500.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account w/LaSalle Bank	J	\$500.00
		LaSalle Bank is withholding \$1100.00 est. pursuant to court order	J	
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		5.5 rooms of Household goods and furnishings	J	\$3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel	J	\$300.00
7. Furs and jewelry.	X			

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967

Debtors 4978

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.	X		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole life insurance through Prudential Financial (Recently borrowed full amount to pay property taxes)	J \$0.00
10. Annuities. Itemize and name each issuer.	X		
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X		
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X		
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		SEP Acct John Hancock Funds 1 John Hancock Way, Suite 1000 Boston, MA 02217-1000	H \$3,413.36
		Stock Portfolios w/CIG, Chicago Investment Group, & LaSalle St. Securities, LLC	J \$16,955.00
14. Interests in partnerships or joint ventures. Itemize.	X		
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X		

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967

Debtors 4978

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
16. Accounts receivable.	X		
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X		
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X		
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
22. Patents, copyrights, and other intellectual property. Give particulars.	X		
23. Licenses, franchises, and other general intangibles. Give particulars.	X		
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967

Debtors 4978

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE		HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles.		1992 Nissan Altima Used in Business	J	\$1,320.00
		2001 Hnda Odessy	J	\$6,070.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.		2 computers and 2 printers	J	\$500.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967

Debtors

4978

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	HUS., WIFE, JOINT, OR COMM.	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	X		
0 continuation sheet(s) attached		Total ⇒	\$32,558.36

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
Debtors 4978

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

☐ 11 U.S.C. 522(b)(2)

☒ 11 U.S.C. 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Home residence	735 ILCS 5/12-901	\$30,000.00	\$235,000.00
Cash on hand	735 ILCS 5/12-1001(b)	\$500.00 Claimed By: Both	\$500.00
Checking account w/LaSalle Bank	735 ILCS 5/12-1001(b)	\$500.00 Claimed By: Both	\$500.00
5.5 rooms of Household goods and furnishings	735 ILCS 5/12-1001(b)	\$3,000.00 Claimed By: Both	\$3,000.00
Wearing apparel	735 ILCS 5/12-1001(a)	\$300.00 Claimed By: Both	\$300.00
SEP Acct	735 ILCS 5/12-1006	\$3,413.36	\$3,413.36
2001 Hnda Odessy	735 ILCS 5/12-1001(c)	\$4,800.00 Claimed By: Both	\$6,070.00

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
Debtors 4978

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT SPOUSE

Debtor claims the exemptions to which debtor is entitled under

☐ Check if debtor claims a homestead exemption that exceeds \$125,000

☐ 11 U.S.C. 522(b)(2)

☒ 11 U.S.C. 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
None			

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
4978

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Report the total amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITIES (Check the appropriate box(s) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
Debtors 4978

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes, debts owed to government

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No: Internal Revenue Service 230 S. Dearborn St. Mail Stop 5010 CHI Chicago, IL 60604		J	Date Incurred: 2003 Consideration for Claim: back taxes				\$21,422.00 Estimated	\$21,422.00
(Total of this page) Subtotal ⇒							\$21,422.00	\$21,422.00
Total ⇒							\$21,422.00	\$21,422.00

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
4978

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: *5231 Baker, Miller, Markoff & Krasny, LLC 29 N. Wacker Dr. 5th Floor Chicago, IL 60606		W	Date Incurred: Prior to filing Consideration for Claim: Collection: Discover Bank				\$23,836.00 Estimated
Account No: *6687 Capital One PO Box 790217 St. Louis, MO 63179-0217		H	Date Incurred: Prior to filing Consideration for Claim: ChargeAccount				\$5,768.00 Estimated
Account No: *0129 Cavalry Port 7 Skyline Drive Hawthorne, NY 10532		W	Date Incurred: 2005-11-30 Consideration for Claim: Collection:08 CITIBANK for notice				\$0.00
Account No: *1057 Chase 800 Brooksedge Blvd Westerville, OH 43081		J	Date Incurred: 1994-02-01 Consideration for Claim: ChargeAccount				\$6,901.00
Account No: *3100 Citi Po Box 6003 Hagerstown, MD 21747		W	Date Incurred: 1994-01-01 Consideration for Claim: ChargeAccount				\$15,288.00
Account No: *6788 Citi Po Box 6241 Sioux Falls, SD 57117		J	Date Incurred: 1988-02-01 Consideration for Claim: ChargeAccount				\$7,599.00
Account No: *2056 Citi Po Box 6241 Sioux Falls, SD 57117		H	Date Incurred: Prior to filing Consideration for Claim: ChargeAccount				\$15,843.00 Estimated
(Total of this page) Subtotal ⇨							\$75,235.00
Total ⇨							N/A

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967

Debtors

4978

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: *5285 Citi Po Box 6241 Sioux Falls, SD 57117		H	Date Incurred: Prior to filing Consideration for Claim: ChargeAccount				\$6,663.00 Estimated
Account No: *1403 Credit One, llc Po Box 625 Metairie, LA 70004		H	Date Incurred: 2005-09-01 Consideration for Claim: Collection:ATT CORPORATE CARD				\$6,363.00
Account No: *8952 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		J	Date Incurred: 1993-12-01 Consideration for Claim: ChargeAccount - For Notice				\$0.00
Account No: *2943 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		W	Date Incurred: 2000-10-01 Consideration for Claim: ChargeAccount - For Notice				\$0.00
Account No: *1522 Elan Financial Service Po Box 790084 Saint Louis, MO 63179		W	Date Incurred: 2004-08-01 Consideration for Claim:				\$5,148.00
Account No: *1318 Hsbc Nv Pob 19360 Portland, OR 97280		W	Date Incurred: 1993-07-15 Consideration for Claim:				\$6,530.00
Account No: *7850 Hsbc Nv Po Box 19360 Portland, OR 97280		W	Date Incurred: 1993-07-01 Consideration for Claim:				\$2,330.00
Account No: Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604			Date Incurred: Consideration for Claim: Taxes prior to 2003				Amount Unknown
(Total of this page) Subtotal ⇨							\$27,034.00
Total ⇨							N/A

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967

Debtors 4978

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604			Date Incurred: 2002 Consideration for Claim: Taxes				\$4,216.00 Estimated
Account No: *3252 Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		W	Date Incurred: 1994-07-01 Consideration for Claim:				\$337.00
Account No: *5599 MBNA 1100 N. King Street Wilmington, DE 19884		H	Date Incurred: Prior to filing Consideration for Claim: ChargeAccount				\$13,862.00 Estimated
Account No: *0669 Rskmgtrora 4450 River Green Pkwy St Duluth, GA 30096		W	Date Incurred: 2005-02-01 Consideration for Claim: Collection:HOLLYWOOD ENTERTAINM				\$180.00
Account No: *0246 Sears Premier Card PO Box 182149 Columbus, OH 43218-2149		H	Date Incurred: Prior to filing Consideration for Claim: ChargeAccount				\$7,912.08 Estimated
Account No: *1090 Truelogic Financial Co Po Box 4437 Englewood, CO 80155		W	Date Incurred: 2005-12-01 Consideration for Claim: Collection:MBNA - for notice				\$0.00
Account No: *2535 Wffinance 1115 N Salem Dr Schaumburg, IL 60194		W	Date Incurred: 2004-01-01 Consideration for Claim:				\$359.00
(Total of this page) Subtotal ⇨							\$26,866.08
Total ⇨							\$129,135.08

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
Debtors 4978

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF
OTHER PARTIES TO LEASE OR CONTRACT

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER
LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY
GOVERNMENT CONTRACT

2 existing leaseholds for the Rockford property
Debtor will assume this contract.

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
Debtors 4978

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR.	NAME AND ADDRESS OF CREDITOR

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
4978

Debtors

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	Age
Married	son	17
	son	15

EMPLOYMENT

DEBTOR		SPOUSE	
Occupation	Owner - Appraiser	Occupation	Home Maker
Name of Employer	Metro Appraisal Co.	Name of Employer	Home Maker
How long employed	12 years 2 months	How long employed	
Address of Employer	615 Oriole Dr. Steamwood, IL 60107	Address of Employer	

Income: (Estimate of average monthly income)

1. Current monthly gross wages, salary, and commissions
(prorate if not paid monthly.)

DEBTOR

\$0.00

SPOUSE

\$0.00

2. Estimated monthly overtime

\$0.00

\$0.00

3. SUBTOTAL

\$0.00

\$0.00

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$0.00

\$0.00

b. Insurance

\$0.00

\$0.00

c. Union dues

\$0.00

\$0.00

d. Other (Specify) :

\$0.00

\$0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$0.00

\$0.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$0.00

\$0.00

7. Regular income from operation of business or profession or farm
(attach detailed statement)

\$9,104.17

\$0.00

8. Income from real property

\$1,000.00

\$0.00

9. Interest and dividends

\$0.00

\$0.00

10. Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above

\$0.00

\$0.00

11. Social security or other government assistance
(Specify)

\$0.00

\$0.00

12. Pension or retirement income

\$0.00

\$0.00

13. Other monthly income
(Specify)

\$0.00

\$0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$10,104.17

\$0.00

15. TOTAL MONTHLY INCOME

\$10,104.17

\$0.00

16. TOTAL COMBINED MONTHLY INCOME

\$10,104.17

(Report also on Summary of Schedules)

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
Debtors **4978**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(Continuation Sheet)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
4978

Debtors

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,286.00
a. Are real estate taxes included? Yes <u>X</u> No _____	
b. Is property insurance included? Yes <u>X</u> No _____	
2. Utilities: a. Electricity and heating fuel	\$120.00
b. Water and sewer	\$30.00
c. Telephone	\$65.00
d. Other _____	\$0.00
3. Home maintenance (repairs and upkeep)	\$40.00
4. Food	\$400.00
5. Clothing	\$130.00
6. Laundry and dry cleaning	\$26.00
7. Medical and dental expenses	\$25.00
8. Transportation (not including car payments)	\$240.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10. Charitable contributions	\$0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	\$225.00
c. Health	\$1,150.00
d. Auto	\$120.00
e. Other _____	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify : Taxes	\$721.17
13. Installment payments: (In Chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$0.00
b. Other _____	\$0.00
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$4,054.67
17. Other : Mortgage for investment property	\$631.41
repairs/upkeep for investment prop	\$100.00
utilities for investment property	\$75.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$9,439.25
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
None	
20. STATEMENT OF NET MONTHLY INCOME	
a. Total monthly income from Line 16 of Schedule I	\$10,104.17
b. Total monthly expenses from Line 18 above	\$9,439.25
c. Monthly net income (a. minus b.)	\$664.92

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
Debtors 4978

ATTACHMENT TO SCHEDULE J BUSINESS INCOME AND EXPENDITURES

Source: Metro Appraisal Service

Ownership: Debtor 100%

CURRENT MONTHLY BUSINESS INCOME

Total:

\$9,104.17

CURRENT MONTHLY BUSINESS EXPENSES

1.	Advertising	\$16.17
2.	Transportation	\$691.08
3.	Insurance	\$50.00
4.	Legal & professional services	\$50.00
5.	Office Expense	\$204.17
6.	other business property	\$66.00
7.	Supplies	\$204.17
8.	Taxes & licenses	\$83.33
9.	Meals & Entertainment	\$50.00
10.	postage & overnight	\$33.33
11.	telephone	\$254.17
12.	Computer Expense	\$50.00
13.	internet	\$46.00
14.	Bank Fees	\$10.00
15.	1099 paid out to independeant contractors	\$2,246.25

Total Current Monthly Expenses

\$4,054.67

Excess of Income Over Expenses

\$5,049.50

Document Page 25 of 41
UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Eastern Division

In re:
Jeff Sturm
Lisa Sturm
DebtorsChapter 13
Case Number: _____**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR

We declare under penalty of perjury that we have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of our knowledge, information and belief.

Date: 17-May-2006 Signature: /s/Jeff Sturm
Jeff Sturm

Date: 17-May-2006 Signature: /s/Lisa Sturm
Lisa Sturm

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Typed Name of Bankruptcy Petition Preparer_____
Social Security Number
(Required by 11 USC § 110)_____
Address_____
Tel . No._____
Signature of Bankruptcy Petition Preparer_____
Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, _____, _____ of the _____, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: _____

Name: _____

Title: _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois
Eastern Division

In re: **Jeff Sturm and Lisa Sturm**

Case No. _____

Statement Of Financial Affairs

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child.". See 11 U.S.C. § 112; Fed R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"IN BUSINESS." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"INSIDER." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None

[]

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source (if more than one)	Year	Fiscal Year
\$50,878.00		2005	
\$46,351.00		2004	
\$96,699.00		2003	

None
[]

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Amount	Source (if more than one)	Year
J	\$77,000.00	Sale of investment property in Maine	2006

3. Payments to creditors

Complete A. or B., as appropriate, and C.

None
[]

A. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
American Honda Finance	3/06	\$440.00	\$0.00
2170 Point Blvd Ste 100	4/06	\$440.00	
Elgin, IL 60123	5/06	\$440.00	
Home Coming Funding Ne	3/06	\$1,286.00	\$149,953.00
2711 N Haskell Ave. Sw 1	4/06	\$1,286.00	
Dallas, TX 75204	5/06	\$1,286.00	
Option One Mortgage Co	3/06	\$631.41	\$41,490.00
3 Ada Way	4/06	\$631.41	
Irvine, CA 92618	5/06	\$631.41	
Internal Revenue Service	4/06	\$29,000.00	\$0.00
Mail Stop 5010 CHI			
230 S. Dearborn Street			
Chicago, IL 60604			

None
[X]

B. Debtors whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments / Transfers	Amount Paid or Value of Transfers	Amount Still Owing
------------------------------	-------------------------------	-----------------------------------	--------------------

None C. *All debtors:* List all payments made within **one year** immediately preceding the commencement
[X] of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
---	-----------------	-------------	--------------------

None **4. Suits and administrative proceedings, executions, garnishments and attachments**
[] A. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
Discover Bank v. Lisa Sturm 05 ml 175231	Civil - Contract	Cook County Daley Center	Judgment entered against Def.

None B. Describe all property that has been attached, garnished or seized under any legal or equitable
[X] process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property
--	-----------------	-----------------------------------

None **5. Repossessions, foreclosures and returns**
[X] List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property
--	--	-----------------------------------

None **6. Assignments and receiverships**
[X] A. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement
------------------------------	--------------------	-----------------------------------

None
[X] B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian	Name and Location of Court, Case Title & Number	Date of Order	Description and Value of Property
-------------------------------	---	---------------	-----------------------------------

None
[X] **7. Gifts**
List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift
--	--------------------------------	--------------	-------------------------------

None
[X] **8. Losses**
List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, If Loss was Covered in Whole or in Part By Insurance, Give Particulars	Date Of Loss
-----------------------------------	--	--------------

None
[] **9. Payments related to debt counseling or bankruptcy**
List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property
Charles N. Therman, Esq. Executive Towers 5901 N. Cicero Ave., Suite 600 Chicago, IL 60646	through payment plan debtors	\$900.00

None
[X]

10. Other transfers

A. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received
--	------	--

None
[X]

B. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device	Date(s) of Transfer(s)	Amount of Money or Description and Value of Property or Debtor's Interest in Property
-------------------------------	------------------------	---

None
[X]

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution	Type and Number of Account and Amount of Final Balance	Amount and Date of Sale or Closing
---------------------------------	--	------------------------------------

None
[X]

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Name and Addresses of Those With Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
--	--	-------------------------	---------------------------------------

None
[X]

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

None
[X]

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

**Description and Value of
Property**

Location of Property

None
[X]

15. Prior address of debtor

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address

Name Used

Dates of Occupancy

None
[X]

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None
[X] A. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
-----------------------	---------------------------------------	----------------	-------------------

None
[X] B. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
-----------------------	---------------------------------------	----------------	-------------------

None
[X] C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition
---------------------------------------	---------------	-----------------------

None
[]

18. Nature, location and name of business

A. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full-time or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

Name	Last Four Digits of Soc. Sec. No./ Complete EIN or Other Taxpayer I.D. No.	Address	Nature of Business	Beginning and Ending Dates
Metro Appraisal Company	36-3910566	615 Oriole Drive Streamwood, IL	Real estate appraisal	1994 - present

None B. Identify any business listed in response to subdivision A., above, that is "single asset real estate" as
[X] defined in 11 U.S.C. § 101.

Name

Address

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

None **19. Books, records and financial statements**

[] A. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name and Address
Debtor

Dates Services Rendered

None B. List all firms or individuals who within **two years** immediately preceding the filing of this
[] bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Name
None - N/A

Address

Dates Services Rendered

None C. List all firms or individuals who at the time of the commencement of this case were in possession
[] of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Name
Debtor

Address

None D. List all financial institutions, creditors and other parties, including mercantile and trade agencies,
[] to whom a financial statement was issued within **two years** immediately preceding the commencement of this case by the debtor.

Name and Address
None - N/A

Date Issued

None

[]

20. Inventories

A. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of Inventory

Inventory Supervisor

Dollar Amount of Inventory
(Specify cost, market or other basis)

N/A

None

[]

B. List the name and address of the person having possession of the records of each of the two inventories reported in A, above.

Date of Inventory

Name and Address of Custodian of Inventory Records

N/A

None - N/A

None

[]

21. Current Partners, Officers, Directors, Shareholders

A. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name and Address

Nature of Interest

Percentage of Interest

Debtor is sole owner

None

[X]

B. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

Name and Address

Title

**Nature and Percentage of
Stock Ownership**

None

[]

22. Former Partners, Officers, Directors, and Shareholders

A. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

Name

Address

Date of Withdrawal

None

None

[X]

B. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

Name and Address

Title

Date of Termination

None

[X]

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

**Name and Address of Recipient,
Relationship to Debtor**

**Date and Purpose of
Withdrawal**

**Amount of Money or Description and
Value of Property**

None

[]

24. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six-years** immediately preceding the commencement of the case.

Name of Parent Corporation

Taxpayer Identification Number

N/A

None

[]

25. Pension Funds

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six-years** immediately preceding the commencement of the case.

Name of Pension Fund

Taxpayer Identification Number

N/A

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 17-May-2006 /s/Jeff Sturm
Signature of Debtor
Jeff Sturm

Date 17-May-2006 /s/Lisa Sturm
Signature of Joint Debtor, (if any)
Lisa Sturm

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____ Signature _____
Print Name and Title _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name of Bankruptcy Petition Preparer _____ Social Security Number _____
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

Signature of Bankruptcy Petition Preparer _____ Date _____

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

United States Bankruptcy Court
Northern District of Illinois
Eastern Division

In re: Jeff Sturm and Lisa Sturm

Case No.

Chapter 13

Last four digits of Social Security No.: 4967
Debtors 4978

INDIVIDUAL DEBTOR'S STATEMENT OF INTENTIONS

- ☒ We have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☒ We have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ We intend to do the following with respect to the property of the estate which secures those consumer debts:

Property Securing Debt					
Description of Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. §722	Debt will be reaffirmed pursuant to 11 U.S.C. §524(c)
Home residence	Home Coming Funding Ne				X
Two unit rental building	Option One Mortgage Co				X

Contracts and Leases		
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. §362(h)(1)(A)
2 existing leaseholds for the Rockford property		X

Date: May 17, 2006

Signed: /s/Jeff Sturm
Jeff Sturm

/s/Lisa Sturm
Lisa Sturm

Baker, Miller, Markoff & Krasny, LLC
29 N. Wacker Dr.
5th Floor
Chicago, IL 60606

Capital One
PO Box 790217
St. Louis, MO 63179-0217

Cavalry Port
7 Skyline Drive
Hawthorne, NY 10532

Chase
800 Brooksedge Blvd
Westerville, OH 43081

Citi
Po Box 6003
Hagerstown, MD 21747

Citi
Po Box 6241
Sioux Falls, SD 57117

Credit One, llc
Po Box 625
Metairie, LA 70004

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Elan Financial Service
Po Box 790084
Saint Louis, MO 63179

Home Coming Funding Ne
2711 N Haskell Ave. Sw 1
Dallas, TX 75204

Hsbc Nv
Pob 19360
Portland, OR 97280

Hsbc Nv
Po Box 19360
Portland, OR 97280

Internal Revenue Service
Mail Stop 5010 CHI
230 S. Dearborn Street
Chicago, IL 60604

Internal Revenue Service
230 S. Dearborn St.
Mail Stop 5010 CHI
Chicago, IL 60604

Kohls/chase
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

MBNA
1100 N. King Street
Wilmington, DE 19884

Option One Mortgage Co
3 Ada Way
Irvine, CA 92618

Rskmgtpcora
4450 River Green Pkwy St
Duluth, GA 30096

Sears Premier Card
PO Box 182149
Columbus, OH 43218-2149

Truelogic Financial Co
Po Box 4437
Englewood, CO 80155

Wffinance
1115 N Salem Dr
Schaumburg, IL 60194

Charles N. Therman, Esq.
The Law Office of Charles N. Therman, Ltd.
Executive Towers
5901 N. Cicero Ave., Suite 600
Chicago, IL 60646
Tel: (773) 545-8849
Fax: (773) 545-6337
Attorney for Petitioners

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois
Eastern Division

In re:
Jeff Sturm
Lisa Sturm
Debtors

Chapter 13
Case Number: _____

VERIFICATION OF CREDITOR MAILING MATRIX

The above named debtors or debtors' attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 3 pages including this declaration, is complete, correct and consistent with the debtors' schedules pursuant to the local bankruptcy rules and we assume all responsibility for errors and omissions.

Dated: Thursday, June 08, 2006

/s/Jeff Sturm

Jeff Sturm

Debtor

/s/Lisa Sturm

Lisa Sturm

Joint Debtor

/s/Charles N. Therman, Esq.

Charles N. Therman, Esq.

Attorney for Petitioners

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Eastern Division

In re:
 Jeff Sturm
 Lisa Sturm
 Debtors

Chapter 13

Case Number: _____

Disclosure of Compensation of Attorney for Debtor

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$900.00
Prior to the filing of this statement I have received.....	\$900.00
Balance Due.....	\$0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

5. In return for the above fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters.
- Other:

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date: 17-May-2006

/s/Charles N. Therman, Esq.

Signature of Attorney

Charles N. Therman, Esq.

The Law Office of Charles N. Therman, Ltd.